

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

First Named Inventor : Lee
Serial No. : 09/675,992
Filed : September 29, 2000
Art Unit : 2161
Confirmation Number : 1738
Examiner : C. Luke Gilligan
Title : Score Based Decisioning
Attorney Docket No. : ISAA0043CIP

October 26, 2007

Commissioner for Patents
Mail Stop Certificate of Corrections
P.O. Box 1450
Alexandria, VA 22313-1450

Request for Certificate of Correction in Patent under 35 USC §254

The enclosed Certificate of Correction (PTO Form 1050) for the above-identified patent is submitted under Rule 322.

The correction requested involves mistakes made by the Patent Office.

The Office has incorrectly listed [75] Inventors: Walter W. Lee, La Mesa, CA (US); Daniel Shoham, San Diego, CA (US); Wesley K. Wilhelm, Spokane, WA (US), Joseph P. Milana, San Diego, CA (US), **Alan P. Jost**, San Diego, CA (US)." Please correct to read as follows: Walter W. Lee, La Mesa, CA (US); Daniel Shoham, San Diego, CA (US); Wesley K. Wilhelm, Spokane, WA (US), Joseph P. Milana, San Diego, CA (US), **Allen P. Jost**, San Diego, CA (US)."

Please see copies of the Filing Receipt and Issue Notification that were both mailed by the Patent Office showing the correct spelling of the fifth inventor, Allen P. Jost. Applicant is unclear how U.S. Patent No. 7,251,624 issued with the incorrect spelling, despite all documents in the file showing the correct spelling of the name of inventor Allen P. Jost.


The patentee is entitled to correction of good-faith transcription of a clerical error where "the correction does not involve such changes in the patent as would constitute new matter or would require reexamination." 35 U.S.C. § 255. Therefore, no new matter is provided with this Certificate of Correction.

The enclosed Certificate of Correction (PTO Form 1050) for the above-identified patent is submitted under Rule 323, in duplicate, with at least one copy being suitable for printing.

Please send the Certificate to the undersigned at the address shown below.

The Commissioner is hereby authorized to charge the fee of \$100 to Deposit Account 07-1445 (Order No. ISAA0043CIP). This paper is provided in duplicate.

Respectfully Submitted,


Michael A. Glenn
Reg. No. 30,176

Customer No. 22862

**UNITED STATES PATENT AND TRADEMARK OFFICE
CERTIFICATE OF CORRECTION**Page 1 of 1

PATENT NO. : 7,251,624

APPLICATION NO.: 09/675,992

ISSUE DATE : July 31, 2007

INVENTOR(S) : Walter W. Lee, Daniel Shoham, Wesley K. Wilhelm, Joseph P. Milana, Allen P. Jost

It is certified that an error appears or errors appear in the above-identified patent and that said Letters Patent is hereby corrected as shown below:

[75] Inventors: Walter W. Lee, La Mesa, CA (US); Daniel Shoham, San Diego, CA (US); Wesley K. Wilhelm, Spokane, WA (US), Joseph P. Milana, San Diego, CA (US), Allen P. Jost, San Diego, CA (US).

MAILING ADDRESS OF SENDER (Please do not use customer number below):

Glenn Patent Group
3475 Edison Way, Suite L
Menlo Park, CA 94025

This collection of information is required by 37 CFR 1.322, 1.323, and 1.324. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 1.0 hour to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. **SEND TO: Attention Certificate of Corrections Branch, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.**

If you need assistance in completing the form, call 1-800-PTO-9199 and select option 2.

**UNITED STATES PATENT AND TRADEMARK OFFICE
CERTIFICATE OF CORRECTION**Page 1 of 1

PATENT NO. : 7,251,624

APPLICATION NO.: 09/675,992

ISSUE DATE : July 31, 2007

INVENTOR(S) : Walter W. Lee, Daniel Shoham, Wesley K. Wilhelm, Joseph P. Milana, Allen P. Jost

It is certified that an error appears or errors appear in the above-identified patent and that said Letters Patent is hereby corrected as shown below:

[75] Inventors: Walter W. Lee, La Mesa, CA (US); Daniel Shoham, San Diego, CA (US); Wesley K. Wilhelm, Spokane, WA (US), Joseph P. Milana, San Diego, CA (US), Allen P. Jost, San Diego, CA (US).

MAILING ADDRESS OF SENDER (Please do not use customer number below):

Glenn Patent Group
3475 Edison Way, Suite L
Menlo Park, CA 94025

This collection of information is required by 37 CFR 1.322, 1.323, and 1.324. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 1.0 hour to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. **SEND TO: Attention Certificate of Corrections Branch, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.**

If you need assistance in completing the form, call 1-800-PTO-9199 and select option 2.

COPY

UNITED STATES PATENT AND TRADEMARK OFFICE

COMMISSIONER FOR PATENTS
UNITED STATES PATENT AND TRADEMARK OFFICE
WASHINGTON, D.C. 20231
www.uspto.gov

APPLICATION NUMBER	FILING DATE	GRP ART UNIT	FIL FEE REC'D	ATTY. DOCKET NO.	DRAWINGS	TOT CLAIMS	IND CLAIMS
09/675,992	09/29/2000	2161	1502	5122	9	39	7

CONFIRMATION NO. 1738

UPDATED FILING RECEIPT



OC000000005988529

C Eric Schulman
Fenwick & West LLP
Two Palo Alto Square
Palo Alto, CA 94306

RECEIVED**APR 30 2001****FENWICK & WEST LLP**

Date Mailed: 04/19/2001

Receipt is acknowledged of this nonprovisional Patent Application. It will be considered in its order and you will be notified as to the results of the examination. Be sure to provide the U.S. APPLICATION NUMBER, FILING DATE, NAME OF APPLICANT, and TITLE OF INVENTION when inquiring about this application. Fees transmitted by check or draft are subject to collection. Please verify the accuracy of the data presented on this receipt. If an error is noted on this Filing Receipt, please write to the Office of Initial Patent Examination's Customer Service Center. Please provide a copy of this Filing Receipt with the changes noted thereon. If you received a "Notice to File Missing Parts" for this application, please submit any corrections to this Filing Receipt with your reply to the Notice. When the PTO processes the reply to the Notice, the PTO will generate another Filing Receipt incorporating the requested corrections (if appropriate).

Applicant(s)

Walter W. Lee, La Mesa, CA;
Daniel Shoham, San Diego, CA;
Wesley K. Wilhelm, Spokane, CA;
Joseph P. Milana, San Diego, CA;
Correct → Allen P. Jost, San Diego, CA;

Domestic Priority data as claimed by applicant

THIS APPLICATION IS A CIP OF 09/167,102 10/05/1998
WHICH IS A CON OF 07/941,971 09/08/1992 PAT 5,819,226
THIS APPLICATION 09/675,992
CLAIMS BENEFIT OF 60/195,156 04/06/2000

Foreign Applications

If Required, Foreign Filing License Granted 11/08/2000

Projected Publication Date: N/A

Non-Publication Request: No

Early Publication Request: No



UNITED STATES PATENT AND TRADEMARK OFFICE

COPY

UNITED STATES DEPARTMENT OF COMMERCE
United States Patent and Trademark Office
Address: COMMISSIONER FOR PATENTS
P.O. Box 1450
Alexandria, Virginia 22313-1450
www.uspto.gov

APPLICATION NO.	ISSUE DATE	PATENT NO.	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/675,992	07/31/2007	22862	ISAA0043CIP	1738
22862	7590	07/11/2007		
GLENN PATENT GROUP 3475 EDISON WAY, SUITE L MENLO PARK, CA 94025				

ACKNOWLEDGE RECEIPT

JUL 16 2007

GLENN PATENT GROUP

ISSUE NOTIFICATION

The projected patent number and issue date are specified above.

Determination of Patent Term Adjustment under 35 U.S.C. 154 (b) (application filed on or after May 29, 2000)

The Patent Term Adjustment is 1068 day(s). Any patent to issue from the above-identified application will include an indication of the adjustment on the front page.

If a Continued Prosecution Application (CPA) was filed in the above-identified application, the filing date that determines Patent Term Adjustment is the filing date of the most recent CPA.

Applicant will be able to obtain more detailed information by accessing the Patent Application Information Retrieval (PAIR) WEB site (<http://pair.uspto.gov>).

Any questions regarding the Patent Term Extension or Adjustment determination should be directed to the Office of Patent Legal Administration at (571)-272-7702. Questions relating to issue and publication fee payments should be directed to the Customer Service Center of the Office of Patent Publication at (571)-272-4200.

APPLICANT(s) (Please see PAIR WEB site <http://pair.uspto.gov> for additional applicants):

Walter W. Lee, La Mesa, CA;
Daniel Shoham, San Diego, CA;
Wesley K. Wilhelm, Spokane, CA;
Joseph P. Milana, San Diego, CA;
Allen P. Jost, San Diego, CA;

↑ Correct

DOCKETED
By: as
Date: 7-17-07



US007251624B1

(12) **United States Patent**
Lee et al.

(10) **Patent No.:** US 7,251,624 B1
(45) **Date of Patent:** Jul. 31, 2007

(54) **SCORE BASED DECISIONING**

(75) **Inventors:** **Walter W. Lee**, La Mesa, CA (US);
Daniel Shoham, San Diego, CA (US);
Wesley K. Wilhelm, Spokane, WA
(US); **Joseph P. Milana**, San Diego,
CA (US); **Alan P. Jost**, San Diego, CA
(US)

5,025,372 A 6/1991 Burton et al. 705/14
5,146,067 A 9/1992 Sloan et al. 235/381
5,231,570 A * 7/1993 Lee 705/38
5,262,941 A 11/1993 Saladin et al.

(Continued)

FOREIGN PATENT DOCUMENTS

CA 1252566 4/1989

(Continued)

OTHER PUBLICATIONS

Jobber, D. and Saunders, J. "The Prediction of Industrial Mail-survey Response Rates," Oct. 1989, Operational Research Society, vol. 40, No. 10, 839-847.*

(Continued)

Primary Examiner—C. Luke Gilligan

Assistant Examiner—Lena Najarian

(74) *Attorney, Agent, or Firm*—Michael A. Glenn; Robert Sachs; Glenn Patent Group

(57) **ABSTRACT**

The invention aids an entity to selectively request additional data about a user to serve the needs of the entity without causing the user to have an adverse reaction. The invention helps an entity to determine the condition under which to request additional data so as to reduce the likelihood of causing the user to have an adverse reaction, e.g., terminate the interaction. One embodiment of the invention concerns customers requesting transactions with on-line merchants. More specifically, this embodiment aids merchants by detecting Internet credit card transactions that are likely to be fraudulent, and providing the merchants with mechanisms for managing a suspected transaction as it occurs to obtain additional information that can be useful to reducing the likelihood of fraud.

(73) **Assignee:** **Fair Isaac Corporation**, San Diego, CA (US)

(*) **Notice:** Subject to any disclaimer, the term of this patent is extended or adjusted under 35 U.S.C. 154(b) by 1068 days.

(21) **Appl. No.:** 09/675,992

(22) **Filed:** Sep. 29, 2000

Related U.S. Application Data

(63) Continuation-in-part of application No. 09/167,102, filed on Oct. 5, 1998, now Pat. No. 6,330,546, which is a continuation of application No. 07/941,971, filed on Sep. 8, 1992, now Pat. No. 5,819,226.

(60) Provisional application No. 60/195,156, filed on Apr. 6, 2000.

(51) **Int. Cl.**
G06Q 40/00 (2006.01)

(52) **U.S. Cl.** 705/35; 705/10; 705/38;
705/26; 706/21

(58) **Field of Classification Search** 709/203;
705/10, 35, 38, 26; 706/21; 715/700
See application file for complete search history.

(56) **References Cited**

U.S. PATENT DOCUMENTS

4,812,628 A * 3/1989 Boston et al. 235/380

6 Claims, 9 Drawing Sheets

